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2550 N. Red Hill Ave.  
Santa Ana, CA 92705

  
200602270143  
Skagit County Auditor  
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### **Real Estate Line of Credit Modification Agreement**

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CRS #: 2087259

Loan #: 060241705030

APN #: 3967-000-021-0000

Trustee: PRLAP, INC.

Abbreviated Legal: THAT PORTION OF LOT 21, "PLAT OF POTLATCH BEACH",  
ACCORDING TO THE PLAT RECORDED IN VOLUME 6 OF  
PLATS, PAGE 10, RECORDS OF SKAGIT COUNTY,  
WASHINGTON, LYING ABOVE THE LINE OF EXTREME HIGH  
TIDE.

SITUATE IN SKAGIT COUNTY, WASHINGTON.

Reference (AF) #: 200510140224

Grantee: BANK OF AMERICA, N.A.

Grantor(s): WAYNE TYNES AND MARY TYNES

**WHEN RECORDED MAIL TO:**

Bank of America Consumer Collateral Tracking  
FL9-700 04-01  
9000 Southside Blvd, Bldg 700  
Jacksonville, FL 32256

Account Number: 35368200128993099  
CAP Number: 060241705030  
Date Printed: 01/31/06  
Reconveyance Fee: \$ 0.00

**Real Estate Line of Credit Modification Agreement**

THIS EXTENSION OR MODIFICATION AGREEMENT is made this 1st day of FEBRUARY, 2006 between WAYNE TYNES AND MARY TYNES, HUSBAND AND WIFE, WHO ACQUIRED TITLES AS RANDOLPH W. TYNES AND MARY WYNNIE LEON, SINGLE PERSONS.  
(hereinafter referred to as "Grantor") and BANK OF AMERICA, N.A.,  
a national banking association ("Bank") for valuable consideration do hereby agree as follows:

1. Grantor is indebted to Bank in accordance with the terms and conditions of a certain Bank of America Equity Maximizer Agreement and Disclosure ("Agreement") dated 04/27/05 in the original commitment amount of \$ 50,000.00, and bearing interest thereon from the date of each advance until paid, at the rate(s) specified in the Agreement made, executed and delivered by Grantor to Bank. This obligation is secured by a deed of trust or mortgage ("Security Instrument") dated the 27 day of APRIL, 2005, and recorded in the real estate records of SKAGIT, County WA, under Auditor's File No. 200510140224 in Volume \_\_\_\_\_ of records at page \_\_\_\_\_.
2. The terms and conditions of said Agreement and Security, and the obligation evidenced and secured thereby are hereby modified as follows.  
The maximum line amount is increased to \$ 100,000.00.



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3. Your margin may increase or decrease as a result of your line increase.

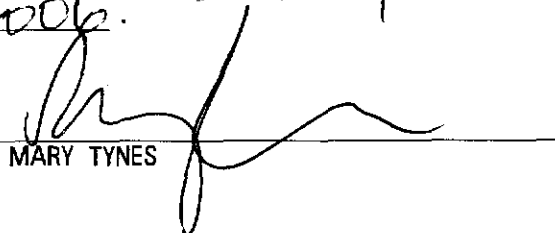
Grantor represents and agrees that Grantor is lawfully seized of said premises in fee simple, and that the lien of said interest is, and shall continue with the same priority, a lien upon said premises to secured payment of said obligation.

Except as herein expressly modified, the original terms and conditions of said Security Interest and Agreement shall in all respects be and remain in full force and effect and are hereby ratified and confirmed.

Bank of America, N.A. is the original lender or is the successor to the Bank defined in your original loan documents. The original bank may be any one of the following: Bank of America NT&SA, doing business as Seafirst Bank; Bank of America NT&SA; Bank of America NW, doing business as Seafirst Bank; Bank of America NW; Bank of America Oregon; Bank of America Idaho; or Seattle-First National Bank.

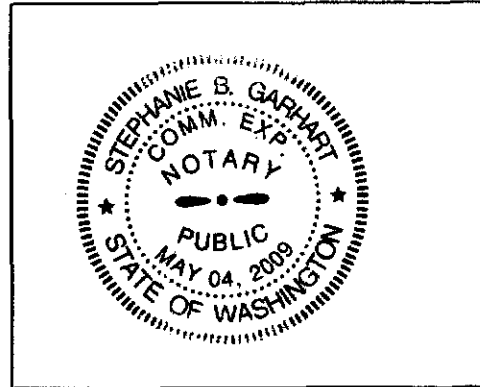
IN WITNESS THEREOF, the Grantor has executed this agreement at Seattle, WA  
on this 3rd day of Feb, 2006.

  
WAYNE TYNES

  
MARY TYNES

**ACKNOWLEDGEMENT BY INDIVIDUAL**

FOR RECORDING PURPOSES, DO NOT WRITE,  
SIGN OR STAMP WITHIN THE ONE-INCH  
TOP, BOTTOM AND SIDE MARGINS OR AFFIX  
ANY ATTACHMENTS.



THIS SPACE FOR NOTARY STAMP

STATE OF Washington

County of SKAGIT

On this day personally appeared before me WAYNE TYNES and MARY TYNES

to me known or proved on the basis of satisfactory evidence to be the individual(s) described in and who  
executed the within and foregoing instrument, and acknowledged that he/she  
signed the same as INTS/NEWS free and voluntary act and deed, for the uses and  
purposes therein mentioned.

Given under my hand and official seal this 3rd day of Feb, 2006.

STEPHANIE B. GARHART

NOTARY PUBLIC in and for the State of Washington residing at

3601 Stone Way N Seattle WA 98103

Dated: 2/3/06 My appointment expires May 4, 2009

(NOTARY PUBLIC FOR THE STATE OF Washington)

**Prepared by:**  
**Jennifer M. Nicks**  
**Bank of America, N.A.**  
**9000 Southside Blvd. Bldg 700**  
**Jacksonville, FL 32256**  
**(800) 444-4302**

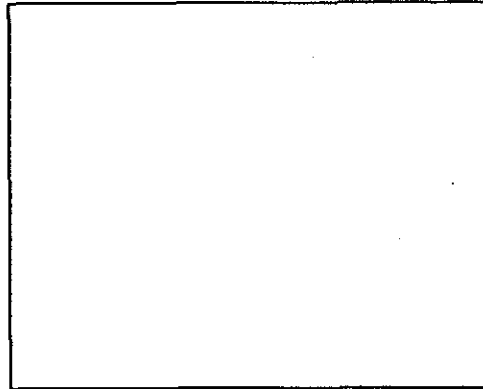


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**ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY**

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TOP, BOTTOM AND SIDE MARGINS OR AFFIX  
ANY ATTACHMENTS.



THIS SPACE FOR NOTARY STAMP

STATE OF Washington

County of SKAGIT

I certify that I know or have satisfactory evidence that \_\_\_\_\_

\_\_\_\_\_ is/are the individual(s) who signed this instrument in my presence, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the

\_\_\_\_\_ of \_\_\_\_\_  
(Title) (Entity)

to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

NOTARY PUBLIC in and for the State of \_\_\_\_\_ residing at \_\_\_\_\_

My appointment expires: \_\_\_\_\_.



Order ID: 2087259

Loan No.: 060241705030

**EXHIBIT A  
LEGAL DESCRIPTION**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

THAT PORTION OF LOT 21, "PLAT OF POTLATCH BEACH", ACCORDING TO THE PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 10, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING ABOVE THE LINE OF EXTREME HIGH TIDE.

SITUATE IN SKAGIT COUNTY, WASHINGTON.



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